



CAROLINAS CREDIT UNION FOUNDATION

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2016

*Awards Gala*

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FEBRUARY 2, 2017 | CHARLOTTE, NC



PRESENTED BY



PREMIER SPONSOR



PRESENTING SPONSORS



DINNER SPONSORS



CREDIT UNION SPONSOR



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# 2016 Awards Gala

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**5:30 - 7:00 PM**

COCKTAIL RECEPTION

**7:00 - 7:45 PM**

DINNER SERVICE

Welcome and Invocation

John Radebaugh, *President, Carolinas Credit Union League*

**7:45 PM**

AWARDS PRESENTATION

Emcee: Paul Fahey

*Vice President of Sales, CUNA Mutual Group*

Special Message from Victory Junction

Brian Sponaugle, *Foundation Board Chairman*

Credit Union Awards

Introduction of Entertainment

Bo McDonald, *President, Your Marketing Co.*

Achievement and Partner in Philanthropy Awards

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ENTERTAINMENT BY  
PATRICK DAVIS



South Carolina-bred, Nashville-based country rock singer and songwriter with songs recorded by Jewel, Darius Rucker, Jimmy Buffett, Lady Antebellum, and many more!

# Board of Directors



**Brian Sponaugle**, Chair  
Greenville FCU  
Greenville, SC



**Mark Caverly**, Vice-Chair  
Local Government FCU  
Raleigh, NC



**Bob Bruns**, Treasurer  
Charlotte Metro FCU  
Charlotte, NC



**Williard Ross**, Secretary  
Coastal CU  
Raleigh, NC



**Mark Curran**  
Lion's Share FCU  
Salisbury, NC



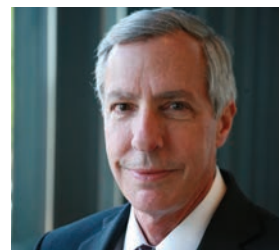
**Jennifer Parker**  
Founders FCU  
Lancaster, SC



**John Slack**  
SI Solutions  
Greensboro, NC



**Judy Tharp**  
Piedmont Advantage CU  
Winston-Salem, NC



**John Radebaugh**, Ex Officio  
Carolinas Credit Union League  
Raleigh, NC & Columbia, SC



Advisory Council Chair:  
**Frankie DeDonato**  
PFP Services



## A Special Message from the President

### *A look back... and the road ahead*

2016 marked a year of change with a new leader for the Foundation, and the success of this organization has only flourished. Highlighted below are those accomplishments:

- More than \$200,000 in scholarships were awarded through the Scholar Vision Fund to credit union members in the Carolinas. The Foundation also awarded twenty \$1,000 scholarships and two \$500 scholarships for a total of \$21,000 in scholarships through the General Scholarship Fund.
- Nearly \$7,000 in grants were awarded to our small credit unions for conference and webinar expenses.
- The Foundation managed the distribution of close to \$400,000 in grant funds to local non-profits on behalf of credit unions and chapters through Donor Advised Funds.
- With the assistance of the national credit union system and credit union support in the Carolinas, more than \$100,000 was raised for the Foundation's Disaster Relief Fund to aid Hurricane Matthew victims.
- 300 credit union members whose homes were destroyed during Hurricane Matthew received Disaster Relief Grants from the Foundation. The Foundation will award a grant to the North Carolina Community Foundation to assist local non-profits with ongoing recovery efforts.
- The Foundation's Disaster Relief Fund also supported those in Louisiana and Ecuador during this year's natural disasters.
- We exceeded our 2016 goal of \$200,000 to Victory Junction as the exclusive sponsor of the Reach program. We have provided well-deserved smiles to more than 10,000 children in the 22 partnership sites since our sponsorship of Reach began in 2015.

As we look ahead in 2017, I challenge your credit union to look to the Foundation as your partner in philanthropy. Whether it is managing your scholarship program or charitable giving, assisting with training expenses or encouraging your staff to volunteer at your local Ronald McDonald House to support Reach, the Foundation stands ready to be your partner. Thank you for your trust and encouragement in ensuring the Carolinas Credit Union Foundation will continue to thrive.

Sincerely,  
Lauren Whaley, President



2016 Donors: Thank you for supporting the operations of the

## *Carolinas Credit Union Foundation*

Your support of the Foundation's General Fund ensures annual expenditures outside of compensation, travel, and fundraising expenses are met. Your contribution to the Foundation's General Fund helps pay for our accounting services through the League, outside legal and CPA fees, the Foundation's academic and financial-aid scholarships provided to credit union members throughout the Carolinas, and professional development grants to small credit unions.

The Foundation would like to recognize the following donors for their financial support:

Abbeville Community FCU	Lion's Share FCU
Acclaim FCU	Local Government FCU
Anmed Health FCU	Mountain CU
Blue Flame CU	Neighbors United FCU
Brookland FCU	Nucor Employees CU
Carolina FCU	Palmetto Citizens FCU
Carolina Collegiate FCU	Palmetto First FCU
Carolina Foothills FCU	Palmetto Health CU
Carolina Trust FCU	Palmetto Trust FCU
Carolinas Telco FCU	Pee Dee FCU
Century Employees Savings Fund CU	Piedmont Advantage CU
Charleston County Teachers FCU	Premier FCU
Charlotte Fire Dept CU	Riegelwood FCU
Charlotte Metro FCU	S C I FCU
City Of Raleigh Employees CU	S. C. H. D. DIST #7 FCU
Coastal CU	SC TELCO FCU
Columbia Post Office CU	Santee Cooper CU
Comm-Scope CU	Shaw University FCU
Edisto FCU	Shuford FCU
Emerald Credit Assn FCU	Spartan FCU
Emergency Responders CU	Spartanburg City Employees CU
Fayetteville Postal CU	SPC CU
First Carolina People's CU	SRP FCU
First Legacy Community CU	Summit CU
Greater Abbeville FCU	Sumter City CU
Greensboro Municipal FCU	TCP CU
Greenville Heritage FCU	TRMC Employees CU
Greenville FCU	Upstate FCU
Greenwood Municipal FCU	Vizo Financial
GUCO CU	Welcome FCU
Health Facilities FCU	Winston-Salem FCU
Healthshare CU	



CAROLINAS  
**CREDIT UNION  
FOUNDATION**  
DISASTER RELIEF FUND

Hurricane Matthew Disaster Relief Fund Donors

**Support in the Carolinas**

American Partners CU	\$2,500
Charlotte Metro FCU	\$5,000
Fort Bragg FCU	\$2,500
Founders FCU	\$15,000
Local Government FCU	\$7,000
Lion's Share FCU	\$2,500
Piedmont Advantage CU	\$1,000
Palmetto Citizens FCU	\$3,000
Palmetto Health CU	\$5,000
Premier FCU	\$200
Shuford FCU	\$250
SC State FCU	\$600
The Jim & Mary Taylor Fund	\$10,000
Vizo Financial	\$10,000
Welcome FCU	\$200

**National Support**

Cooperative CU Association	\$250
Cornerstone CU Foundation	\$2,500
Heartland CU Association	\$1,000
Louisiana CU League	\$2,500
Northwest CU Foundation	\$3,500
Ohio CU Foundation	\$5,000
Pennsylvania CU Association	\$1,000
Pennsylvania CU Foundation	\$1,000
Southeastern CU Foundation	\$2,500
Suncoast CU	\$10,000
West Virginia CU League	\$2,500
Wisconsin CU Foundation	\$750
World Council of CUs	\$1,000

**Individual donors from:**

Allegacy FCU, Carolina FCU, Carolinas  
Credit Union League, Coastal CU,  
Piedmont Advantage CU, and Premier  
FCU





Reach is a program managed by Victory Junction that takes the fun of camp directly to children and families in children's hospitals and Ronald McDonald Houses across the Carolinas. The Reach Program has touched the lives of more than 10,000 children since the Foundation's exclusive partnership with Victory Junction began in 2015. We are well on our way to meet our four-year pledge of \$800,000 thanks to the generosity of the following donors in 2016:

#### **Top Supporters:**

Carolinas Credit Union League - \$50,000  
 Coastal Credit Union - \$25,000  
 Fort Bragg Federal Credit Union - \$8,000  
 Founders Federal Credit Union - \$30,000  
 Piedmont Chapter of Credit Unions - \$5,000  
 State Employees' Credit Union - \$125,000  
 Tarheel Chapter of Credit Unions - \$10,000  
 2016 Principles and Philosophy Class - \$2,000  
 Attendees, sponsors, & auction donors of the Carolinas Cup - \$47,000  
 Attendees & silent auction sponsors from the League's Annual Meeting - \$5,000+

#### **Other Supporters**

The Foundation's Board of Directors  
 Embrace Home Loans  
 Enterprise Car Sales  
 Duke Federal Credit Union  
 GHS Federal Credit Union  
 Lion's Share Federal Credit Union  
 Piedmont Advantage Credit Union  
 SC State Federal Credit Union  
 SC Telco Federal Credit Union  
 SPC Credit Union  
 Truliant Federal Credit Union  
 Turbine Federal Credit Union  
 Winston-Salem Federal Credit Union

#### **Employees enrolled in payroll deduction from:**

Carolinas Credit Union League  
 Acclaim Federal Credit Union  
 SAFE Federal Credit Union  
 Vizo Financial

The Reach program is now offered in all Ronald McDonald Houses in the Carolinas. If your credit union is interested in volunteering at a Camp Day, please email or call.



## Carolinas Cup



Thank you to the 2016 Carolinas Cup Golf Championship sponsors

### **"Camp Champion" Sponsors**

Carolinas Credit Union League  
Charlotte Metro Credit Union  
Coastal Credit Union  
CUNA Mutual Group  
Founders Federal Credit Union  
Local Government Federal Credit Union  
The Warranty Group

### **"Fun Funder" Sponsors**

Carolinas Telco Federal Credit Union  
Family Trust Federal Credit Union  
Greenville Federal Credit Union  
Greenville Heritage Federal Credit Union  
Howe Construction, Inc.  
Members Credit Union  
North Carolina Beverage Association  
One Digital Health and Benefits  
PFP Services  
SAFE Federal Credit Union  
Security Technology Services, Inc.  
Sharonview Federal Credit Union

# Desjardins Financial Education Award



The Desjardins award program was created to recognize leadership within the credit union movement on behalf of financial literacy for all ages. Named after credit union pioneer, Alphonse Desjardins, the program emphasizes the movement's longtime commitment to youth and personal financial education.

## Adult Financial Education Award

**\$50 million - \$250 million in assets**

First Place



### **Carolina Foothills Federal Credit Union**

Carolina Foothills FCU hosted a series of financial education sessions for parents at Arcadia Elementary School, which is predominantly hispanic/multiracial. The *Latino Women's Workshop* was so well received it is now a biannual program.

Second Place



### **Mountain Credit Union**

As a means to foster employee financial wellness, Mountain Credit Union partnered with local companies to offer seminars on budgeting, saving, debt reduction, and planning. Mountain exceeded their goal and reached 376 employees.

**\$250 million - \$1 billion in assets**

First Place



### **Palmetto Citizens Federal Credit Union**

Palmetto Citizens FCU partnered with WACH FOX 57 to create monthly two-minute videos to provide South Carolina citizens with basic money management and financial planning tools in a news segment called *MoneyWACH*.

## Youth Financial Education Award

### \$50 million - \$250 million in assets

#### First Place



#### **Carolina Foothills Federal Credit Union**

In partnership with Meeting Street Academy, a charter school in Spartanburg, SC, Carolina Foothills FCU created a college savings program called *Dollars for Diplomas*. On "savings days" students are allowed to make deposits at the in-school credit union branch ran by students and overseen by credit union staff.

#### Second Place



#### **Latino Community Credit Union**

Latino Community Credit Union joined Partners for Youth Opportunity to provide financial education and a savings match opportunity to at-risk students in PYO's internship program. On average, students saved 40% of their earnings to total \$12,400.

#### Third Place



#### **Mountain Credit Union**

Mountain Credit Union partnered with local elementary and high schools as well as Western Carolina University to bridge the gap between students, teachers, and parents by providing age appropriate financial lessons.

### \$250 million - \$1 billion in assets

#### First Place



#### **Palmetto Citizens Federal Credit Union**

Palmetto Citizens Federal Credit Union held a *Reality of Money* simulation at their annual Teens & Money Workshop. Participants were given real-life scenarios to teach them about the impact that financial choices have on their budget and lifestyle.

# *Dora Maxwell Social Responsibility Community Service Award*



The Dora Maxwell Social Responsibility Community Service Award is given to a credit union for its external social responsibility projects within the community.

## Less than \$50 million in assets



First Place

### **Lion's Share Federal Credit Union**

Lion's Share Federal Credit Union launched an awareness and fundraising campaign with their members to support the Carolinas Credit Union Foundation's sponsorship of the Reach program resulting in a \$14,650 contribution.

## \$50 million - \$250 million in assets



First Place

### **Latino Community Credit Union**

Latino Community Credit Union created an awareness and fund-matching campaign to promote the launch and growth of KIPP Durham College Preparatory Public School in Durham, NC.



Second Place

### **Mountain Credit Union**

Mountain Credit Union hosted a fundraiser golf tournament and walk raising \$7,500 for the Juvenile Diabetes Research Foundation.

## \$250 million - \$1 billion in assets



First Place

### **Fort Bragg Federal Credit Union**

Fort Bragg raised more than \$25,500 for their *Giving to Those in Need* project. The project benefitted the Cape Fear Valley Health Foundation Friends of the Cancer Center, Victory Junction Camp, the United Way of Cumberland County, and the Fort Bragg Fisher House.



Second Place- TIE

### **Palmetto Citizens Federal Credit Union**

Palmetto Citizens raised \$33,234 for the Children's Miracle Network Hospitals and Credit Unions for Kids through sales of "Miracle Balloons," iPad raffles, fund-matching by Enterprise Car Sales and CO-OP Financial Services' Miracle Match Program, and a social media based campaign.



Second Place - TIE

### **South Carolina State Credit Union**

State Credit Union raised \$13,000 for the Make-a-Wish Foundation to grant the wish of a local twelve-year-old girl named Abby with a condition called paraplegia.

## More than \$1 billion in assets



First Place

### **Coastal Credit Union**

Coastal Credit Union hosted the *Power of Sharing Gala* to recognize eleven local nonprofits for their efforts. Coastal's Foundation and business partners awarded the nonprofits a collective \$285,000.



Second Place

**Local Government Federal Credit Union**

Local Government Federal Credit Union sponsors a competitive grant program awarding government entities for their innovative and efficient systems, technologies, or ideas. One \$10,000 grand prize and two \$2,500 prizes were awarded.

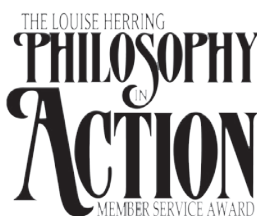


Third Place

**South Carolina Federal Credit Union**

South Carolina Federal Credit Union's *Bank at Work* program provides access to financial education and services to people at their place of employment. The program also offers five scholarships to participating company employees and their dependents.

## *Louise Herring Philosophy-in-Action Member Service Award*



The Louise Herring Philosophy-in-Action Member Service Award is given to a credit union for its practical application of credit union philosophy within the actual operation of the credit union. It is awarded for internal programs and services that benefit membership.

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### **\$50 - \$250 million in assets**

First Place



**Champion Credit Union**

Through the *Schooled on Savings* program, Champion Credit Union was able to save their members \$100,000 in loan interest which was donated back to their community through support to the local public school system.



Second Place

**Summit Credit Union**

Since 2013, Summit Credit Union's *Loan Saver Challenge* has saved members millions each year on refinanced loans. In 2015, Summit saved members over \$2 million.



Third Place

**Latino Community Credit Union**

Latino Community Credit Union teamed up with the Center for Advanced Hindsight at Duke University to test and incorporate behavioral economics principles and tools to positively change credit union members' savings behaviors. This project helped members by providing critical information on effective strategies for saving and developing a robust staff training program.

**More than \$1 billion in assets**



First Place

**South Carolina Federal Credit Union**

South Carolina Federal Credit Union developed a career mobility program to help employees identify and pursue their personal career goals by identifying their strengths and needs and developing a plan. The program has resulted in increased engagement and retention, ensuring the highest level of service for the membersip.



# *Achievement & Partner in Philanthropy Awards*

## **Lifetime Achievement Award**

Honors one professional and/or volunteer who has dedicated their life to promoting the credit union philosophy, created innovative concepts, and exhibited leadership that has made a significant and lasting impact in the credit union movement on a local, national, and/or international stage.

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**Lifetime Achievement Award**  
Joan Nelson, Volunteer Recipient



**Lifetime Achievement Award**  
Jerry Miller, Professional Recipient



## Individual Achievement Award

Honors one professional and/or volunteer for their innovative concepts and accomplishments in the past three to five years that continue to contribute to the credit union movement.

## Partner in Philanthropy Award

Honors an organization, business partner, or service provider for their business commitment and practices that exude philanthropic character and make a significant impact on the credit union movement.

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**Individual Achievement Award**  
Mark Curran, Professional Recipient



**Partner in Philanthropy Award**  
Creative Builders, Inc.



## *Past Winners*

### **2015**

#### **Individual Professional Achievement**

**Genice DeCorte**

Healthshare Credit Union, President/CEO

#### **Lifetime Professional Achievement**

**Glenn Kirk**

Summit Credit Union, EVP of Marketing & Business Development

#### **Lifetime Volunteer Achievement**

**Paul Francis**

Summit Credit Union, Board of Directors, Treasurer & Trustee

#### **Partner in Philanthropy**

Your Marketing Co.

### **2014**

#### **Individual Professional Achievement**

**David Brehmer**

First Carolina Corporate Credit Union, President/CEO

#### **Lifetime Professional Achievement**

**John Carlson**

Sharonview Federal Credit Union, President/CEO

#### **Lifetime Volunteer Achievement**

**George Price**

Piedmont Advantage Credit Union, Board Member

#### **Individual Volunteer Achievement**

**Travis Walters**

SPC Credit Union, Board Chairman

#### **Partner in Philanthropy**

CUNA Mutual Group



## Investment Opportunities

The Carolinas Credit Union Foundation offers a variety of investment options through its partnership with Vizo Financial. This partnership allows credit unions to choose the best investment option for its asset-liability strategy while sharing a portion of the interest from those investments with the Foundation. Most credit unions are already participating in these investment options, so donating to the Foundation will be extremely easy. If your credit union is looking to support the critical and essential programs sponsored by the Carolinas Credit Union Foundation, you can share a portion of your investment earnings by donating some of your interest earned on an investment specified for the Foundation. Any portion can make a huge difference.

The Foundation, through its partnership with Vizo Financial, offers three investment options for your credit union to choose from that best suits your asset-liability strategy.

**Securities Option:** Allows your credit union to buy a marketable security for the purpose of sharing a portion of the interest earned on the investment with the Foundation. Vizo Financial will ensure your credit union is set up to purchase marketable securities and to safekeep those properly. If your credit union doesn't have a need to buy an additional security for this purpose, you can also choose to donate a portion of the earnings on a security you currently own and already hold in safekeeping with Vizo Financial.

**SimpliCD Option:** Allows your credit union to buy a CD through the SimpliCD program for the purpose of sharing a portion of the interest earned on the CD with the Foundation. Vizo Financial will ensure your credit union is set up to purchase Certificates of Deposit through the SimpliCD program. Again, your Credit Union can choose to donate a portion of the earnings on a CD you already own in your current SimpliCD portfolio with Vizo Financial.

**90-Day Floating Rate Account Option:** Allows your credit union to simply transfer funds into a 90-day account at Vizo Financial. The account is a short-term account and has a variable rate, providing a nice benefit to both your credit union and the Foundation if interest rates move higher. After the initial 90-day commitment, the funds can stay in this account until your credit union chooses another investment option to support the Carolinas Credit Union Foundation.

**For more information, please contact:**

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336-217-4905  
[swood@firstcarolina.org](mailto:swood@firstcarolina.org)



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